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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
WESTERN DIVISION

In re: ALVAREZ, JOSE REL

§ Case No. 12-43155-DRD7

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§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 31, 2012. The undersigned trustee was appointed on July 31, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 2,200.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	1.72
Bank service fees	50.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	400.00
Leaving a balance on hand of ¹	\$ 1,748.28

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 12/03/2012 and the deadline for filing governmental claims was 01/27/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$450.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$450.00, for a total compensation of \$450.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$119.26, for total expenses of \$119.26.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/16/2013 By: /s/DAVID C. STOVER

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-43155-DRD7

Trustee: (450310) DAVID C. STOVER

Case Name: ALVAREZ, JOSE REL

Filed (f) or Converted (c): 07/31/12 (f)

§341(a) Meeting Date: 08/29/12

Period Ending: 12/16/13

Claims Bar Date: 12/03/12

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	LAND: ALL OF LOT 170 OF THE PLAT OF EMERALD POIN Imported from original petition Doc# 1	75,000.00	37,357.05		0.00	FA
2	CHECKING ACCOUNT: 3454 Imported from original petition Doc# 1	200.00	0.00		0.00	FA
3	CHECKING ACCOUNT: 4562 Imported from original petition Doc# 1	298.00	0.00		0.00	FA
4	SAVINGS ACCOUNT: 3454 Imported from original petition Doc# 1	391.23	0.23		0.00	FA
5	FURNITURE: 1 LOVE SEAT, 1 BEDROOM SET, 1 DINING Imported from original petition Doc# 1	750.00	0.00		0.00	FA
6	BOOKS-MUSIC: 50 CD'S BOOKS 10 Imported from original petition Doc# 1	250.00	0.00		0.00	FA
7	CLOTHES: 2 JACKETS, 7 SHORTS, 15 SHIRTS, 6 PANTS Imported from original petition Doc# 1	200.00	0.00		0.00	FA
8	JEWELRY: 1 WATCH Imported from original petition Doc# 1	25.00	0.00		0.00	FA
9	FIREARMS: HANDGUN - 22 CAL. Imported from original petition Doc# 1	200.00	0.00		0.00	FA
10	TERM INSURANCE Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	2004 CHEVY COLORADO EXTENDED CAB TRUCK Imported from original petition Doc# 1	6,500.00	2,419.23		2,200.00	FA
12	HAND GUN - 40 CAL. GLOCK - IS PART OF MY REQUIRE Imported from original petition Doc# 1	400.00	0.00		0.00	FA
12	Assets Totals (Excluding unknown values)	\$84,214.23	\$39,776.51		\$2,200.00	\$0.00

Major Activities Affecting Case Closing:

Debtor overpaid his obligation. Sent refund to Debtor c/o his attorney. Debtor's attorney had to locate debtor who just cashed the refund. TFR is being

Form 1
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Asset Cases

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§341(a) Meeting Date: 08/29/12

Period Ending: 12/16/13

Claims Bar Date: 12/03/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

prepared.11/20/13- sent TFR to UST for review.

Initial Projected Date Of Final Report (TFR): August 20, 2013

Current Projected Date Of Final Report (TFR): November 20, 2013

December 16, 2013

Date

/s/ DAVID C. STOVER

DAVID C. STOVER

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-43155-DRD7
Case Name: ALVAREZ, JOSE REL

Trustee: DAVID C. STOVER (450310)
Bank Name: Rabobank, N.A.
Account: ****713666 - Checking Account
Blanket Bond: \$20,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***3696
Period Ending: 12/16/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/11/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	999.68		999.68
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	989.68
02/06/13	{11}	Jose Alvarez	Acct #1; Payment #6; 2004 Chevy Colorado Equity	1129-000	200.00		1,189.68
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,179.68
03/19/13	{11}	Jose Alvarez	Acct #1; Payment #5; 2004 Chevy Colorado Equity	1129-000	200.00		1,379.68
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,369.68
04/01/13		Jose Alvarez	Acct #1; Payment #1, 2, 3, 4; 2004 Chevy Colorado Equity		800.00		2,169.68
	{11}		Acct #1; Payment #1; 200.00 2004 Chevy Colorado Equity	1129-000			2,169.68
	{11}		Acct #1; Payment #2; 200.00 2004 Chevy Colorado Equity	1129-000			2,169.68
	{11}		Acct #1; Payment #3; 200.00 2004 Chevy Colorado Equity	1129-000			2,169.68
	{11}		Acct #1; Payment #4; 200.00 2004 Chevy Colorado Equity	1129-000			2,169.68
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	2,159.68
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,149.68
07/03/13	10102	Jose Rel Alvarez	Refund of Overpayment of Vehicle Equity	8200-002		400.00	1,749.68
11/10/13	10103	GUNN, SHANK & STOVER	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 11/10/2013 FOR CASE #12-43155	2300-000		1.40	1,748.28

ACCOUNT TOTALS	2,199.68	451.40	\$1,748.28
Less: Bank Transfers	999.68	0.00	
Subtotal	1,200.00	451.40	
Less: Payments to Debtors		400.00	
NET Receipts / Disbursements	\$1,200.00	\$51.40	

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-43155-DRD7
Case Name: ALVAREZ, JOSE REL

Trustee: DAVID C. STOVER (450310)
Bank Name: The Bank of New York Mellon
Account: 9200-*****37-66 - Checking Account
Blanket Bond: \$20,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***3696
Period Ending: 12/16/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/01/12	{11}	Jose Alvarez	Acct #1; Payment #7; 2004 Chevy Colorado Equity	1129-000	200.00		200.00
10/15/12	{11}	Jose Alvarez	Acct #1; Payment #8; 2004 Chevy Colorado Equity	1129-000	200.00		400.00
11/13/12	{11}	Jose Alvarez	Acct #1; Payment #9; 2004 Chevy Colorado Equity	1129-000	200.00		600.00
11/21/12	101	GUNN, SHANK & STOVER	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 11/21/2012 FOR CASE #12-43155, Pro rata distribution for Trustee"s bond with International Sureties,	2300-000		0.32	599.68
12/27/12	{11}	Joe Alvarez	Acct #1; Payment #1	1129-000	200.00		799.68
01/07/13	{11}	Jose Alvarez	Acct #1; Payment #1; 2004 Chevy Colorado Equity	1129-000	200.00		999.68
01/10/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001045031088 20130110	9999-000		999.68	0.00

ACCOUNT TOTALS	1,000.00	1,000.00	\$0.00
Less: Bank Transfers	0.00	999.68	
Subtotal	1,000.00	0.32	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,000.00	\$0.32	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****713666	1,200.00	51.40	1,748.28
Checking # 9200-*****37-66	1,000.00	0.32	0.00
	\$2,200.00	\$51.72	\$1,748.28

December 16, 2013

Date

/s/ DAVID C. STOVER

DAVID C. STOVER

EXHIBIT C - CLAIMS ANALYSIS

Case: 12-43155-DRD7 ALVAREZ, JOSE REL

Claims Bar Date: 12/03/12

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	DAVID C. STOVER, TRUSTEE 9800 N.W. POLO SUITE 100 KANSAS CITY, MO 65153 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 07/31/12		\$450.00 \$450.00	\$0.00	\$450.00
	DAVID C. STOVER, TRUSTEE 9800 N.W. POLO SUITE 100 KANSAS CITY, MO 65153 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 07/31/12		\$119.26 \$119.26	\$0.00	\$119.26
1	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/06/12		\$2,307.09 \$2,307.09	\$0.00	\$2,307.09
2	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/11/12		\$100.00 \$100.00	\$0.00	\$100.00
3	First National Bank of Omaha 1620 Dodge Street Stop Code 3105 Omaha, NE 68197 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/19/12		\$2,734.59 \$2,734.59	\$0.00	\$2,734.59
4	US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI, OH 45201-5229 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/03/12		\$358.74 \$358.74	\$0.00	\$358.74
5	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/15/12		\$312.17 \$312.17	\$0.00	\$312.17
6	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/20/12		\$389.05 \$389.05	\$0.00	\$389.05

EXHIBIT C - CLAIMS ANALYSIS

Case: 12-43155-DRD7 ALVAREZ, JOSE REL

Claims Bar Date: 12/03/12

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
7	Capital One, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 11/20/13	Tardily filed claim.	\$718.09 \$718.09	\$0.00	\$718.09
BOND	GUNN, SHANK & STOVER <2300-00 Bond Payments>, 200	Admin Ch. 7 11/10/13		\$1.40 \$1.40	\$1.40	\$0.00
BOND	GUNN, SHANK & STOVER <2300-00 Bond Payments>, 200	Admin Ch. 7 11/21/12		\$0.32 \$0.32	\$0.32	\$0.00
Case Total:					\$1.72	\$7,488.99

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-43155-DRD7

Case Name: ALVAREZ, JOSE REL

Trustee Name: DAVID C. STOVER

Balance on hand: \$ 1,748.28

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 1,748.28

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DAVID C. STOVER, TRUSTEE	450.00	0.00	450.00
Trustee, Expenses - DAVID C. STOVER, TRUSTEE	119.26	0.00	119.26

Total to be paid for chapter 7 administration expenses: \$ 569.26

Remaining balance: \$ 1,179.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,179.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,179.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,201.64 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Commerce Bank	2,307.09	0.00	438.62
2	GE Capital Retail Bank	100.00	0.00	19.01
3	First National Bank of Omaha	2,734.59	0.00	519.88
4	US BANK N.A.	358.74	0.00	68.20
5	PYOD, LLC its successors and assigns as assignee	312.17	0.00	59.35
6	Capital One NA	389.05	0.00	73.96

Total to be paid for timely general unsecured claims: \$ 1,179.02

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 718.09 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	Capital One, N.A.	718.09	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

